

Applicant : Damian Saccocio  
Serial No. : 09/693,860  
Filed : October 23, 2000  
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Attorney's Docket No. 06975-062001

Amendments to the Specification:

Please add the following new paragraph after the paragraph ending at page 10, line 18:

Fig. 7 shows a pattern of communications between the user, the merchant, and the host.